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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/801,753	03/09/2001	Thomas Edward Peach	2503/69173	4555

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EXAMINER	
MORGAN, ROBERT W	

ART UNIT	PAPER NUMBER
3626	

DATE MAILED: 10/05/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/801,753	PEACH, THOMAS EDWARD	
	Examiner	Art Unit	
	Robert W. Morgan	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *13 July 2005*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-14* is/are pending in the application.

4a) Of the above claim(s) *15-32* is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-14* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Election/Restrictions

1. Applicant's election without traverse of Group I including claims 1-14 in the reply filed on 7/13/05 is acknowledged.

Specification

2. The specification is objected to for the following informalities:

As per claims 1, 7-8, 11 and 14, where a claim sets forth a plurality of elements or steps, each element or step of the claim should be separated by a line indentation. 37 CFR § 1.75(i).

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

4. Claims 1-14 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 6,526,386 to Chapman et al. in view of U. S. Patent No. 6,519,568 to Harvey et al.

As per claim 1, Chapman et al. teaches a system for inputting and collecting insurance information from a plurality of remotely connected agents, said system comprising:

--the claimed forms database, said forms database including completed insurance forms is met by database (128, Fig. 1) and database (132, Fig. 1) (see: column 3, lines 65 to column 4, lines 14); and

--the claimed network server providing access to said forms database from a plurality of remotely located terminals is met by the remote computer terminal (104, Fig. 1) at the insurance

agent's location that is connected by a secure private network (106, Fig. 1) to the central computer (124, Fig. 1) in the form of a Citrix™ Winframe Enterprise Server (see: column 3, lines 56-62); and

--the claimed formatting computer receiving individual client data and formatting forms with said received individual client information, completed forms being provided to said server is met by the remote terminal or computer workstation connected by a network to a central computer (see: column 3, lines 37-40). In addition, the remote computer terminal (104, Fig. 1) at the insurance agent's location that is connected by secure private network (106, Fig. 1) to the central computer (124, Fig. 1) in the form of a Citrix™ Winframe Enterprise Server (see: column 3, lines 56-62).

Chapman et al. fails to teach the claimed data transfer server.

Harvey et al. teaches a system and method for electronic data delivery that includes a transfer server (153, Fig. 10) used to upload/download files (see: column 20, lines 51-57).

One of ordinary skill in the art at the time the time invention was made would have found it obvious to include transfer server as taught by Harvey et al. within the system and method of generating automobile insurance certificate from remote computer terminals as taught by the Chapman et al. with the motivation of providing a system that offers seamless delivery of real-time data from acquisition sites to delivery sites with an integration of all data streams (see: Harvey et al.: column 3, lines 19-22).

As per claim 2, Chapman et al. teaches the claimed remotely connected agents are connected over remotely located terminals, said remotely located terminals being connected to said remote server over a network, agents providing client information to said forms database

from corresponding ones of said remotely connected terminals. This limitation is met by the remote computer terminal (104, Fig. 1) at the insurance agent's location that is connected by secure private network (106, Fig. 1) to the central computer (124, Fig. 1) in the form of a Citrix™ Winframe Enterprise Server (see: column 3, lines 56-62). Furthermore, at step 300 an insurance agent enters data into policy status database (128, Fig. 3) by means of software interface (126, Fig. 3) from remote terminal (104, Fig. 3).

As per claim 3, Chapman et al. teaches data relating to automobile insurance polices (reads on "completed insurance applications") are stored in the policy status database (128, Fig. 1) (see: column 3, lines 65-67).

Chapman et al. fails to teach a data transfer server comprises a file transfer protocol (FTP) server.

Harvey et al. teaches a FTP application server (122, Fig. 9B) that sends files to an external server using FTP protocol (see: column 19, lines 29-31).

The obviousness of combining the teachings of Harvey et al. within the system as taught by Chapman et al. are discussed in the rejection of claim 1, and incorporated herein.

As per claim 4, Chapman et al. teaches data relating to automobile insurance polices (reads on "completed forms") are stored in the policy status database (128, Fig. 1) (see: column 3, lines 65-67).

Chapman et al. fails to teach a data transfer server comprises an e-mail server and e-mailed to a registered originating agent.

Harvey et al. teaches a notification application server (123, Fig. 9B) used to send e-mail messages, with optional attachments (see: column 19, lines 31-32).

The obviousness of combining the teachings of Harvey et al. within the system as taught by Chapman et al. are discussed in the rejection of claim 1, and incorporated herein.

As per claim 5, Harvey et al. teaches the claimed e-mail server includes a database, said database including e-mail addresses of registered insurance agents. This limitation is met by the notification application server (123, Fig. 9B) used to send e-mail messages, with optional attachments (see: column 19, lines 31-32, column 20, lines 61-64 and column 15, lines 55-62).

As per claim 6, Chapman et al. teaches a forms database further includes client and new business information. This feature is met by database (128, Fig. 1) and database (132, Fig. 1) (see: column 3, lines 65 to column 4, lines 14).

As per claim 7, Chapman et al. teaches remote computer terminals (104, Fig. 1) at the insurance agent's location that is connected by secure private network (106, Fig. 1) to the central computer (124, Fig. 1) in the form of a Citrix™ Winframe Enterprise Server (see: column 3, lines 56-62). In addition, Chapman et al. teaches data relating to automobile insurance polices are stored in the policy status database (128, Fig. 1) (see: column 3, lines 65-67).

Chapman et al. fails to teach a compression means for compressing form images for a single client into a single compressed file.

Harvey et al. teaches a data compression module for compressing data transmitted over the first, second and third communications network (see: column 7, lines 35-37). In addition, Harvey et al. teaches that the application server (127, Fig. 10) support data transfer of data from the acquisition site and client delivery sites (see: column 19, lines 46-48).

The obviousness of combining the teachings of Harvey et al. within the system as taught by Chapman et al. are discussed in the rejection of claim 1, and incorporated herein.

As per claim 8, Harvey teaches a data transfer server comprises:

--the claimed e-mail server is met by the notification application server (123, Fig. 9B) used to send e-mail messages, with optional attachments (see: column 19, lines 31-32, column 20, lines 61-64 and column 15, lines 55-62); and

--the claimed file transfer protocol (FTP) server, compressed files below a selected size being e-mailed over said e-mail server to a registered agent, said compressed file being included with said e-mail and, compressed files exceeding said selected size being stored on said FTP server, said registered agent being notified of said stored compressed file location is met by the notification application server (123, Fig. 9B) used to send e-mail messages, with optional attachments (see: column 19, lines 31-32, column 20, lines 61-64 and column 15, lines 55-62). In addition, Harvey et al. teaches a FTP application server (122, Fig. 9B) that sends files to an external server using FTP protocol (see: column 19, lines 29-31). Furthermore, Harvey et al. teaches a data compression module for compressing data transmitted over the first, second and third communications network (see: column 7, lines 35-37).

As per claim 9, Chapman et al. teaches the claimed insurance policy forms include insurance policy application and contact forms (see: Fig. 9 and 10, especially name and address or agency or Office issuing).

As per claim 10, Chapman et al. teaches the claimed client data includes insurance policy application and contact data (see: Fig. 9 and 10, especially name and address or agency or Office issuing).

As per claims 11-14, they are rejected for the same reasons set forth in claims 1-9.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

In related art (2004/0049598) Tucker et al. discloses a content delivery system that utilizes editing, caching and compressing to speed the delivery of content from a network.

In related art (6,928,487) Eggebraaten et al. shows an apparatus and method for doing business allowing two business partners to communicate with each other in an architected manner.

In related art (6,148,334) Imai et al. teaches a scheme for transferring files from a file server to a file requesting client, which enables request and transfer of files with are related to a user requested file at a time of transferring a user requested file.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Robert W. Morgan whose telephone number is (571) 272-6773. The examiner can normally be reached on 8:30 a.m. - 5:00 p.m. Mon - Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (571) 272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

RWM
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